

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Stacey Phillip Glover  
Lori Ann Glover  
Debtors

Case No. 19-04678-MJC  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0314-5  
Date Rcvd: Dec 05, 2024

User: AutoDocke  
Form ID: 3180W

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Total Noticed: 50

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 07, 2024:**

Recip ID	Recipient Name and Address
db/jdb	Stacey Phillip Glover, Lori Ann Glover, 2208 Creek Rd, Kingsley, PA 18826-6614
5264613	Glover Lori Ann, 2208 Creek Rd, Kingsley, PA 18826-6614
5264612	Glover Stacey Phillip, 2208 Creek Rd, Kingsley, PA 18826-6614
5289860	+ TD Auto Finance LLC, s/o Schiller Knapp Lefkowitz, & Hertzell LLP, 950 New Loudon Road, Latham New York 12110-2190
5320467	+ TD Auto Finance LLC, c/o Schiller Knapp Lefkowitz, & Hertzell LLP, 950 New Loudon Road, Latham New York 12110-2190

TOTAL: 5

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ EDI: PRA.COM	Dec 05 2024 23:40:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5264615	EDI: URSI.COM	Dec 05 2024 23:40:00	Alltran Financial LP, PO Box 722929, Houston, TX 77272-2929
5264616	EDI: TSYS2	Dec 05 2024 23:40:00	Barclays Bank Delaware, PO Box 8803, Wilmington, DE 19899-8803
5264617	EDI: TSYS2	Dec 05 2024 23:40:00	Brclysbankde, 125 S West St, Wilmington, DE 19801-5014
5264618	EDI: CAPITALONE.COM	Dec 05 2024 23:40:00	Cap1/dbarn, PO Box 30258, Salt Lake City, UT 84130-0258
5280070	EDI: CAPITALONE.COM	Dec 05 2024 23:40:00	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
5264619	EDI: CAPITALONE.COM	Dec 05 2024 23:40:00	Capital One Bank USA N, PO Box 30281, Salt Lake City, UT 84130-0281
5283072	Email/PDF: bncnotices@becket-lee.com	Dec 05 2024 18:46:06	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
5288648	EDI: CITICORP	Dec 05 2024 23:40:00	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
5264620	EDI: CITICORP	Dec 05 2024 23:40:00	Citicards Cbna, PO Box 6217, Sioux Falls, SD 57117-6217
5264621	EDI: WFNNB.COM	Dec 05 2024 23:40:00	Comenitybank/eddiebaur, PO Box 182789, Columbus, OH 43218-2789
5264622	EDI: WFNNB.COM	Dec 05 2024 23:40:00	Comenitycb/myplacerrws, PO Box 182120, Columbus, OH 43218-2120
5264623	Email/PDF: creditonebknofications@resurgent.com	Dec 05 2024 18:45:19	Credit One Bank NA, PO Box 98872, Las Vegas, NV 89193-8872
5264624	EDI: DISCOVER		

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		Dec 05 2024 23:40:00	Discover Bank, PO Box 30954, Salt Lake City, UT 84130-0954
5267326	+ EDI: DISCOVERPL		
		Dec 05 2024 23:40:00	Discover Personal Loans, PO Box 30954, Salt Lake City, UT 84130-0954
5271690	Email/Text: EBNBKNOT@ford.com		
		Dec 05 2024 18:41:00	Ford Motor Credit Company LLC, Dept. 55953, PO Box 55000, Detroit, MI. 48255-0953
5264625	Email/Text: EBNBKNOT@ford.com		
		Dec 05 2024 18:41:00	Ford Motor Credit Comp, PO Box 542000, Omaha, NE 68154-8000
5288653	EDI: JEFFERSONCAP.COM		
		Dec 05 2024 23:40:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
5264626	EDI: JPMORGANCHASE		
		Dec 05 2024 23:40:00	Jpmcb Card, PO Box 15369, Wilmington, DE 19850-5369
5276214	+ Email/Text: JPMCBKnotices@nationalbankruptcy.com		
		Dec 05 2024 18:41:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
5264627	Email/Text: PBNCNotifications@peritusservices.com		
		Dec 05 2024 18:41:00	Kohls/capone, PO Box 3115, Milwaukee, WI 53201-3115
5264628	Email/PDF: resurgentbknotifications@resurgent.com		
		Dec 05 2024 18:45:20	LVNV Funding LLC, c/o Resurgent Capital Services, LP, PO Box 10466, Greenville, SC 29603-0466
5280390	Email/PDF: resurgentbknotifications@resurgent.com		
		Dec 05 2024 18:45:12	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5264614	Email/Text: mylawyer@jpplaw.com		
		Dec 05 2024 18:41:00	Law Offices of Jason P Provinzano LLC, 16 W Northampton St, Wilkes Barre, PA 18701-1708
5264629	Email/Text: camanagement@mtb.com		
		Dec 05 2024 18:41:00	M & T Bank, 1 Fountain Plz Fl 4, Buffalo, NY 14203-1420
5288630	Email/Text: camanagement@mtb.com		
		Dec 05 2024 18:41:00	M&T Bank, PO Box 840, Buffalo, NY 14240
5264630	Email/Text: camanagement@mtb.com		
		Dec 05 2024 18:41:00	M&T Bank, PO Box 900, Millsboro, DE 19966-0900
5269815	+ Email/Text: camanagement@mtb.com		
		Dec 05 2024 18:41:00	M&T Bank, P.O. Box 1508, Buffalo, NY 14240-1508
5264631	Email/Text: camanagement@mtb.com		
		Dec 05 2024 18:41:00	M&T Bank Mortgage, PO Box 900, Millsboro, DE 19966-0900
5264632	^ MEBN		
		Dec 05 2024 18:35:50	MRS BPO, LLC, 1930 Olney Ave, Cherry Hill, NJ 08003-2016
5286833	+ Email/Text: bankruptcydpt@mcmcg.com		
		Dec 05 2024 18:41:00	Midland Funding LLC, PO Box 2037, Warren, MI 48090-2037
5285844	EDI: PRA.COM		
		Dec 05 2024 23:40:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
5287485	EDI: Q3G.COM		
		Dec 05 2024 23:40:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
5287484	EDI: Q3G.COM		
		Dec 05 2024 23:40:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
5264633	Email/Text: bknotice@raslavarar.com		
		Dec 05 2024 18:41:00	RAS LaVrar, LLC, 425 Commerce Dr Ste 150, Fort Washington, PA 19034-2727
5264634	Email/PDF: SoFiBKNotifications@resurgent.com		
		Dec 05 2024 18:45:56	SoFi Lending Corp, PO Box 734297, Dallas, TX 75373-4297
5264638	EDI: SYNC		
		Dec 05 2024 23:40:00	Syncb/Sams Club, PO Box 965005, Orlando, FL 32896-5005
5264639	EDI: SYNC		
		Dec 05 2024 23:40:00	Syncb/Sams Club DC, PO Box 965005, Orlando,

		FL 32896-5005	
5264635	EDI: SYNC	Dec 05 2024 23:40:00	Syncb/jcp, PO Box 965007, Orlando, FL 32896-5007
5264636	EDI: SYNC	Dec 05 2024 23:40:00	Syncb/lowes, PO Box 956005, Orlando, FL 32801
5264637	EDI: SYNC	Dec 05 2024 23:40:00	Syncb/oldnavydc, PO Box 965005, Orlando, FL 32896-5005
5265941	^ MEBN	Dec 05 2024 18:36:01	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5288695	+ EDI: AIS.COM	Dec 05 2024 23:40:00	Synchrony Bank, by AIS InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
5264640	EDI: LCITDAUTO	Dec 05 2024 23:40:00	Td Auto Finance, PO Box 9223, Farmington, MI 48333-9223
5264641	EDI: CITICORP	Dec 05 2024 23:40:00	Thd/Cbna, PO Box 6497, Sioux Falls, SD 57117-6497
TOTAL: 45			

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	Synchrony Bank by AIS InfoSource, LP as agent., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 07, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 5, 2024 at the address(es) listed below:

Name	Email Address
Brent J Lemon	on behalf of Creditor M&T Bank blemon@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor M&T Bank bkgroup@kmlawgroup.com bkgroup@kmlawgroup.com
Jack N Zaharopoulos	TWecf@pamd13trustee.com
James Warmbrodt	on behalf of Creditor M&T Bank bkgroup@kmlawgroup.com
Jason Paul Provinzano	

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on behalf of Debtor 1 Stacey Phillip Glover MyLawyer@JPPLaw.com  
g17727@notify.cincompass.com;provinzano.jasonb125567@notify.bestcase.com

Jason Paul Provinzano

on behalf of Debtor 2 Lori Ann Glover MyLawyer@JPPLaw.com  
g17727@notify.cincompass.com;provinzano.jasonb125567@notify.bestcase.com

Martin A Mooney

on behalf of Creditor TD Auto Finance LLC Martin.Mooney@ag.ny.gov lgadomski@schillerknapp.com

United States Trustee

ustpregion03.ha.ecf@usdoj.gov

TOTAL: 8

**Information to identify the case:**

Debtor 1

Stacey Phillip Glover

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-2127

EIN --

Debtor 2

Lori Ann Glover

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-5356

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 5:19-bk-04678-MJC

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:Stacey Phillip Glover  
aka Stacey Glover, aka Stacey P. GloverLori Ann Glover  
aka Lori A. Glover, aka Lori Glover**By the  
court:**12/5/24Mark J. Conway, United States  
Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

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**Chapter 13 Discharge**

**For more information, see page 2>**

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- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**